

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
John M. Balint § Case No. 14-42987
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/30/2014 . The undersigned trustee was appointed on 11/30/2014 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 7,527.75

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	53.86
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 7,473.89

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/04/2015 and the deadline for filing governmental claims was 05/29/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,502.78 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,502.78 , for a total compensation of \$ 1,502.78 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/04/2016 By: /s/Frank J. Kokoszka
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 14-42987 DRC Judge: Donald R Cassling Trustee Name: Frank J. Kokoszka
Case Name: John M. Balint Date Filed (f) or Converted (c): 11/30/2014 (f)
341(a) Meeting Date: 12/23/2014
For Period Ending: 02/04/2016 Claims Bar Date: 05/04/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2314 Adamsway Drive, Aurora, IL 60502 Single Family Residen	330,000.00	0.00		0.00	FA
2. Cash On Hand	20.00	0.00		0.00	FA
3. Chase Bank Checking Account Ending In 1058. One-Half Value	310.38	0.00		0.00	FA
4. Fifth Third Bank Checking Account Ending In 9639. One-Half	38.01	0.00		0.00	FA
5. Fifth Third Bank Saving Account Ending In 2361. One-Half Va	103.30	0.00		0.00	FA
6. Pnc Bank Checking Account Ending In 4179. One-Half Value St	0.46	0.00		0.00	FA
7. Household Goods And Furnishing Including But Not Limited To	785.00	0.00		0.00	FA
8. Eight (8) Print Paintings, Curio Cabinet Items, Misc Records	245.00	0.00		0.00	FA
9. Normal And Customary Wearing Apparel	150.00	0.00		0.00	FA
10. Wedding Ring	200.00	0.00		0.00	FA
11. Country Life Insurance Company 10 Year Term Life Renewable P	0.00	0.00		0.00	FA
12. John Hancock Life Insurance Company Whole Life Policy Ending	2,243.26	0.00		0.00	FA
13. John Hancock Life Insurance Company Whole Life Policy Ending	1,042.07	0.00		0.00	FA
14. Allianz Life Insurance Company Of North America Fixed Annuit	1,142.07	0.00		0.00	FA
15. Allianz Life Insurance Company Of North America Fixed Annuit	1,577.63	0.00		0.00	FA
16. Alcatel-Lucent Pension Plan. Monthly Gross Distribution Of	0.00	0.00		0.00	FA
17. John Hancock Ira Bond And Money Market Account. Account End	11,417.93	0.00		0.00	FA
18. 167.2113 Shares In Manulife Financial Corporation @ \$19.90/S	3,327.50	3,327.50		2,747.92	FA

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19. Td Ameritrade Penny Stocks Account Ending In 8379. P.O. Box	6,532.25	4,791.90		4,779.83	FA
20. 1999 Gmc Suburban 1500 170,000 Miles In Fair Condition. One-	375.00	0.00		0.00	FA
21. 2011 Hyundai Sonata Limited 4Dr Sedan 4-Cyl With 78,000 Mile	11,649.00	9,116.50		0.00	FA
22. Two Pet Dogs. One-Half Value Stated As Dogs Are Jointly Owne	50.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$371,208.86	\$17,235.90	\$7,527.75	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor voluntarily turned over non-exempt funds in two stock accounts to the Trustee without the need of a Motion for Turnover.
Trustee is in the process of preparing the Trustee's Final Report

Initial Projected Date of Final Report (TFR): 07/30/2015

Current Projected Date of Final Report (TFR): 02/29/2016

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-42987
Case Name: John M. Balint

Trustee Name: Frank J. Kokoszka
Bank Name: Bank of Kansas City
Account Number/CD#: XXXXXX0014
Checking

Exhibit B

Taxpayer ID No: XX-XXX3883
For Period Ending: 02/04/2016

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/27/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	(\$10.00)
03/16/15		John M. Balint 2314 ADAMSWAY DRIVE AURORA, IL 60502	Liquidation of Stock Originally deposited 2/9/15. Deposit was not logged into software. Also posted at bank 2/9/15, however cannot back date deposits in case management software.		\$7,527.75		\$7,517.75
			Gross Receipts \$7,527.75				
	18		167.2113 Shares In Manulife Financial Corporation @ \$19.90/S \$2,747.92	1129-000			
	19		Td Ameritrade Penny Stocks Account Ending In 8379. P.O. Box \$4,779.83	1129-000			
03/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.17	\$7,506.58
04/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.79	\$7,495.79
05/29/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.14	\$7,484.65
06/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.76	\$7,473.89

COLUMN TOTALS	\$7,527.75	\$53.86
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$7,527.75	\$53.86
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$7,527.75	\$53.86
Page Subtotals:	\$7,527.75	\$53.86

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0014 - Checking	\$7,527.75	\$53.86	\$7,473.89
	<u>\$7,527.75</u>	<u>\$53.86</u>	<u>\$7,473.89</u>
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$7,527.75		
Total Gross Receipts:	\$7,527.75		

ANALYSIS OF CLAIMS REGISTER

Case Number: 14-42987

Date: February 4, 2016

Debtor Name: John M. Balint

Claims Bar Date: 5/4/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Frank J. Kokoszka	Administrative		\$0.00	\$1,502.78	\$1,502.78
1 300 7100	Speedway Llc Attn: Credit Customer Service Po Box 1590 Springfield, Oh 45501-1590	Unsecured		\$0.00	\$222.36	\$222.36
2 300 7100	Capital Recovery V, Llc C/O Recovery Management Systems Corporat 25 Se 2Nd Avenue Suite 1120 Miami Fl 33131-1605	Unsecured		\$0.00	\$3,295.16	\$3,295.16
3 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$22,776.68	\$22,776.68
4 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$10,281.74	\$10,281.74
5 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$3,410.17	\$3,410.17
6 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$2,078.49	\$2,078.49
	Case Totals			\$0.00	\$43,567.38	\$43,567.38

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-42987

Case Name: John M. Balint

Trustee Name: Frank J. Kokoszka

Balance on hand \$ 7,473.89

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 1,502.78	\$ 0.00	\$ 1,502.78

Total to be paid for chapter 7 administrative expenses \$ 1,502.78

Remaining Balance \$ 5,971.11

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 42,064.60 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Speedway Llc	\$ 222.36	\$ 0.00	\$ 31.56
2	Capital Recovery V, Llc	\$ 3,295.16	\$ 0.00	\$ 467.75
3	Pyod, Llc Its Successors And Assigns As Assignee	\$ 22,776.68	\$ 0.00	\$ 3,233.17
4	Pyod, Llc Its Successors And Assigns As Assignee	\$ 10,281.74	\$ 0.00	\$ 1,459.50
5	Pyod, Llc Its Successors And Assigns As Assignee	\$ 3,410.17	\$ 0.00	\$ 484.08
6	Pyod, Llc Its Successors And Assigns As Assignee	\$ 2,078.49	\$ 0.00	\$ 295.05

Total to be paid to timely general unsecured creditors \$ 5,971.11

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE